

IN THE CLAIMS:

Please amend the claims as follows:

1-35. (Cancelled).

36. (Previously Presented): A system, comprising:

a loan tracking module to store loan-level data associated with each of a plurality of loans in a loan pool; and

a sample selection module to detect samples of high risk loans in the loan pool, the sample selection module including

a first tool to aggregate the plurality of loans in the loan pool into a plurality of risk results based on the loan-level data, and

a second tool to select an amount of the plurality of loans from each of the plurality of risk results up to a designated target loan sample size.

37. (Previously Presented): The system of claim 36, wherein the second tool displays a current loan sample size and the target loan sample size.

38. (Previously Presented): The system of claim 36, wherein the first tool includes an automated underwriting tool to aggregate the loans based on one or more underwriting categories.

39. (Previously Presented): The system of claim 38, wherein the underwriting categories include reject, conditional -reject, prime, and sub-prime categories.

40. (Previously Presented): The system of claim 36, wherein the first tool includes an adverse selection query tool to aggregate the loans based on one or more loan parameters associated with a risk profile of the loan pool.

41. (Previously Presented): The system of claim 40, wherein the loan parameters include one or more numeric field values associated with the loans.

42. (Previously Presented): The system of claim 41, wherein the numeric field values include current balance, loan-to-value, combined loan-to-value, debt-to-income ratio, and days delinquent.

43. (Previously Presented): The system of claim 40, wherein the loan parameters include one or more text field values associated with the loans.

44. (Previously Presented): The system of claim 43, wherein the text field values include property type, documentation type, origination channel, and product type.

45. (Previously Presented): The system of claim 36, wherein the first tool includes a high risk reporting tool to aggregate the loans based on one or more high risk report categories.

46. (Previously Presented): The system of claim 45, wherein the high risk report categories include fraud results, high risk locations, portfolio concentrations, borrower concentrations, and zip code concentrations.

47. (Previously Presented): The system of claim 36, wherein the risk results include automated underwriting results, adverse selection query results, and high risk profile results.

48. (Currently Amended): The system of claim 36, wherein the ~~sampling~~ second tool includes a loan selection tool to select an amount of loans from each risk result to fill the target loan sample size.

49. (Previously Presented): The system of claim 48, wherein the first tool randomly selects the loans.

50. (Previously Presented): The system of claim 36, wherein the second tool randomly selects loans to fill the target loan sample size.

51. (Previously Presented): A computerized method, comprising the steps of:

designating a target loan sample size;

aggregating, via a processor, loans in a loan pool into a plurality of risk results based on loan-level data associated with each of one or more loans in the loan pool; and

selecting, via the processor, an amount of loans from each of the plurality of risk results up to the designated target loan sample size.

52. (Previously Presented): The computerized method of claim 51 further comprising the step of displaying a current loan sample size and the target loan sample size.

53. (Previously Presented): The computerized method of claim 51, wherein the loans are aggregated based on one or more underwriting categories.

54. (Previously Presented): The computerized method of claim 53, wherein the underwriting categories include reject, conditional-reject, prime, and sub-prime categories.

55. (Previously Presented): The computerized method of claim 51, wherein the loans are aggregated based on one or more loan parameters associated with a risk profile of the loan pool.

56. (Previously Presented): The computerized method of claim 55, wherein the loan parameters include one or more numeric field values associated with the loans.

57. (Previously Presented): The computerized method of claim 56, wherein the numeric field values include current balance, loan-to-value, combined loan-to-value, debt-to-income ratio, and days delinquent.

58. (Previously Presented): The computerized method of claim 55, wherein the loan parameters include one or more text field values associated with the loans.

59. (Previously Presented): The computerized method of claim 58, wherein the text field values include property type, documentation type, origination channel, and product type.

60. (Previously Presented): The computerized method of claim 51, wherein the loans are aggregated based on one or more high risk report categories.

61. (Previously Presented): The computerized method of claim 60, wherein the high risk report categories include fraud results, high risk locations, portfolio concentrations, borrower concentrations, and zip code concentrations.

62. (Previously Presented): The computerized method of claim 51, wherein the risk results include automated underwriting results, adverse selection query results, and high risk profile results.

63. (Previously Presented): The computerized method of claim 51, wherein the step of selecting includes selecting an amount of loans from each risk result to fill the target loan sample size.

64. (Previously Presented): The computerized method of claim 63, wherein the loans are selected randomly.

65. (Previously Presented): The computerized method of claim 51, wherein the loans are randomly selected to fill the target loan sample size.

66. (Currently Amended): A computer program product including a computer readable storage medium having stored thereon computer executable instructions that, ~~when~~ are executed on a computer; to direct the computer to perform a method comprising the steps of:

designating a target loan sample size;

aggregating loans in a loan pool into a plurality of risk results based on loan-level data associated with each of one or more loans in the loan pool; and

selecting an amount of loans from each of the plurality of risk results up to the designated target loan sample size.

67. (Previously Presented): The computer program product of claim 66 further comprising the step of displaying a current loan sample size and the target loan sample size.

68. (Previously Presented): The computer program product of claim 66, wherein the loans are aggregated based on one or more underwriting categories.

69. (Previously Presented): The computer program product of claim 68, wherein the underwriting categories include reject, conditional-reject, prime, and sub-prime categories.

70. (Previously Presented): The computer program product of claim 66, wherein the loans are aggregated based on one or more loan parameters associated with a risk profile of the loan pool.

71. (Previously Presented): The computer program product of claim 70, wherein the loan parameters include one or more numeric field values associated with the loans.

72. (Previously Presented): The computer program product of claim 71, wherein the numeric field values include current balance, loan-to-value, combined loan-to-value, debt-to-income ratio, and days delinquent.

73. (Previously Presented): The computer program product of claim 70, wherein the loan parameters include one or more text field values associated with the loans.

74. (Previously Presented): The computer program product of claim 73, wherein the text field values include property type, documentation type, origination channel, and product type.

75. (Previously Presented): The computer program product of claim 66, wherein the loans are aggregated based on one or more high risk report categories.

76. (Previously Presented): The computer program product of claim 75, wherein the high risk report categories include fraud results, high risk locations, portfolio concentrations, borrower concentrations, and zip code concentrations.

77. (Previously Presented): The computer program product of claim 66, wherein the risk results include automated underwriting results, adverse selection query results, and high risk profile results.

78. (Previously Presented): The computer program product of claim 66, wherein the step of selecting includes selecting an amount of loans from each risk result to fill the target loan sample size.

79. (Previously Presented): The computer program product of claim 78, wherein the loans are selected randomly.

80. (Previously Presented): The computer program product of claim 66, wherein the loans are randomly selected to fill the target loan sample size.

81. (New): A system, comprising:

a loan tracking module to store loan-level data associated with each of a plurality of loans in a loan pool; and

a sample selection module to detect samples of high risk loans in the loan pool, the sample selection module including

a first tool to aggregate the plurality of loans in the loan pool into a plurality of risk results based on the loan-level data, one or more underwriting categories, one or more loan parameters associated with a risk profile of the loan pool, and one or more high risk report categories, and

a second tool to select an amount of the plurality of loans from each of the plurality of risk results to fill a designated target loan sample size.

82. (New): A computerized method, comprising the steps of:

designating a target loan sample size;

aggregating, via a processor, loans in a loan pool into a plurality of risk results based on loan-level data associated with each of one or more loans in the loan pool, one or more underwriting categories, one or more loan parameters associated with a risk profile of the loan pool, and one or more high risk report categories; and

selecting, via the processor, an amount of loans from each of the plurality of risk results to fill the designated target loan sample size.

83. (New): A computer program product including a computer readable storage medium having stored thereon computer executable instructions that are executed on a computer to direct the computer to perform a method comprising the steps of:

designating a target loan sample size;

aggregating loans in a loan pool into a plurality of risk results based on loan-level data associated with each of one or more loans in the loan pool, one or more underwriting categories, one or more loan parameters associated with a risk profile of the loan pool, and one or more high risk report categories; and

selecting an amount of loans from each of the plurality of risk results to fill the designated target loan sample size.